

Commissioner for Patents  
October 31, 2006  
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Serial No. 10/733,836 Confirm. No.: 2190  
Art Unit: 3625 Examiner: Garg, Yogesh C.  
IBM Docket: AUS920030904US1(4026)

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AMENDMENT OF THE SPECIFICATION

Applicant respectfully requests that the following paragraph replace paragraphs [0001] and [0002] of the specification in the "CROSS-REFERENCE TO RELATED APPLICATION" section, on page 1. The changes to this paragraph do not add new matter:

[0001] This application is related to U.S. Patent Application Serial No. \_\_\_\_\_  
10/733,838, entitled "E-COMMERCE BY CHECK", attorney docket number  
AUS920030905US1(4027), filed on the same day, the disclosure of which is incorporated herein  
in its entirety for all purposes.

[0002] This application is related to U.S. Patent Application Serial No. \_\_\_\_\_  
10/733,837, entitled "E-CHECK AND E-COMMERCE", attorney docket number  
AUS920030906US1(4028), filed on the same day, the disclosure of which is incorporated herein  
in its entirety for all purposes.